	Entered 06/22/04 10:32:17	Desc 2-Petition
FORM B1 United States Bankruptcy C	ourt	Voluntary Petition
Northern District of Illino	Dis	
Name of Debtor (if individual, enter Last, First, Middle): Tina M. Johnson	Name of Joint Debtor (Spouse) (La	ast, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):  Tina M. Wilson	All Other Names used by the Joint (include married, maiden, and trade names)	
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 8447	Last four digits of Soc. Sec. No./Co	omplete EIN or other Tax
Street Address of Debtor (No. & Street, City, State & Zip Code): 137 West 34th Street Steger, IL 60475-1067	Last four digits of Soc. Sec. No./Co. No. (if more than one, state all):  Street Address of Joint Debtor (No.  County of Residence or of the Principal Place of Business:  Mailing Address of Joint Debtor (if	& Street, City, State & Zip Cod
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if	different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):  Information Regarding the Debt  Venue (Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	business, or principal assets in this Distri	,
There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this Distric	
Type of Debtor (Check all boxes that apply)  ✓ Individual(s) □ Railroad	Chapter or Section of Bankruj the Petition is Filed (	
✓ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker	☐ Chapter 7 ☐ Chapter 11	
Partnership Commodity Broker	☐ Chapter 9 ☐ Chapter 12	
Other Clearing Bank	Sec. 304 - Case ancillary to foreign	proceeding
Nature of Debts (Check one box)  ✓ Consumer/Non-Business ☐ Business	Filing Fee (Check	k one box)
	Full Filing Fee attached Filing Fee to be paid in installment	c (annliaghle to individuals only)
Chapter 11 Small Business (Check all boxes that apply)	Must attach signed application for t	
☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	certifying that the debtor is unable Rule 1006(b). See Official Form No.	to pay fee except in installments.
Statistical/Administrative Information (Estimates only)	U.S. Bankru	
Debtor estimates that funds will be available for distribution to unsecu	ured cre	ict Of Illinois
Debtor estimates that, after any exempt property is excluded and admipaid, there will be no funds available for distribution to unsecured cre	inistrati Time: 10:35:01	
Estimated Number of Creditors 1-15 16-49 50-99 100-15	99 20 Case: 04-23512   Chapter: 13 Rec.	# : 3087038
Estimated Assets	Judge: Pamela Ho 341 mtg: 07/19/2	1115 1004 @ 12:00pm
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000 \$500,000 \$1 million \$10 million \$50 million	<sup>0</sup> \$50,000 ConfHrg: <b>0</b> 8/16/2	004 @ 10:00am
	Trustee: Marilyn	Marshall
Estimated Debts		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000 \$1 million \$50 million	550,000 1:04BK23512-BK001	) i i i i i i i i i i i i i i i i i i i

Case 04-23512 Doc 1 Filed 06/22/04 (Official Form 1) (12/03)	Entered 06/22/04 10:32	:17 Desc 2-Petition FORM B1, Page 2			
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Tina M. Johnson				
Prior Bankruptcy Case Filed Within Last	Í	İ			
Location Where Filed: N. D. IL., Eastern Div.	Case Number: 00 B 33148 (Ch 13)	Date Filed: 11/13/00 (Squires)			
Pending Bankruptcy Case Filed by any Spouse, Partner or	r Affiliate of this Debtor (If mo	ore than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
None					
District:	Relationship:	Judge:			
Signa	atures				
Signature(s) of Debtor(s) (Individual/Joint)	E	xhibit A			
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(To be completed if debtor (e.g., forms 10K and 10Q) Commission pursuant to Se Exchange Act of 1934 and is □ Exhibit A is attached and made	r is required to file periodic reports with the Securities and Exchange ection 13 or 15(d) of the Securities s requesting relief under chapter 11) de a part of this petition.  xhibit B			
I request relief in accordance with the chapter of title 11, United States		if debtor is an individual			
Code, specified in this petition.  X Iera M. Johnson Signature of Debtor Tina M. Johnson  X	whose debts are primarily consumer d I, the attorney for the petitioner named in the forego declare that I have informed the petitioner that [he o under chapter 7, 11, 12, or 13 of title 11, United Stat explained the relief available under each such chapter				
Signature of Joint Debtor	X				
Telephone Number (If not represented by attorney)	Signature of Attorney for Debtor(s)	Date			
receptione (valued (it not represented by automosy)		xhibit C			
Date Granture of Attorney	Does the debtor own or have pos	ssession of any property that poses or ninent and identifiable harm to public			
Signature of Attorney for Debtor(s)	Yes, and Exhibit C is attached	and made a part of this petition.			
Timothy K. Liou 06229724	▼No				
Printed Name of Attorney for Debtor(s)		ttorney Petition Preparer			
Law Office Of Timothy K. Liou Firm Name Suite 361, 575 West Madison Street Address	I certify that I am a bankruptcy p U.S.C. § 110, that I prepared this I have provided the debtor with a	s document for compensation, and that			
Chicago, IL 60661-2515	Printed Name of Bankruptcy Petition Pr	eparer			
(312) 474-7000 Telephone Number	Social Security Number (Required by 11	I U.S.C. § 110(c).)			
Date	Address				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social Security num prepared or assisted in preparin	nbers of all other individuals who ag this document:			
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		ed this document, attach additional priate official form for each person.			
X	X	}			
Signature of Authorized Individual	Signature of Bankruptcy Petition Pr	eparer			
Printed Name of Authorized Individual	Date	The second secon			
Title of Authorized Individual	of title 11 and the Federal Rules of	failure to comply with the provisions of Bankruptcy Procedure may result			

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)\*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court. and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)\*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)\*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)\*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

\* Fees are subject to change and should be confirmed before filing.

### ACKNOWLEDGEMENT

I, the debtor, affirm tha	t I have read this notic	ee.		Case Number
JUN 2 0 2004	Tim M.	Johnen		
Date	Tina M. Johnson	7	Debtor	Joint Debtor, if an

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

Page 4 01 24 United States Bankruptcy Court
Northern District of Illinois

Iľ	IN RE:	e No	
Ti	Tina M. Johnson Cha	pter <u>13</u>	
	Debtor(s)	•	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR	R DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debone year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$	2,700.00
	Prior to the filing of this statement I have received		1,289.00
	Balance Due	\$	1,411.00
2.	2. The source of the compensation paid to me was: Debtor Dother (specify):		
3.	3. The source of compensation to be paid to me is: Debtor Dother (specify):		
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and a	associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associtogether with a list of the names of the people sharing in the compensation, is attached.	iates of my law firm. A cop	by of the agreement
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, includi	ing:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a peti</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings then</li> <li>d. Representation of the debtor in adversary preceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> <li>Services as provided in Attached Attorney Fee Agreement</li> </ul>		
	By agreement with the debtor(s), the above disclosed fee does not include the following services:  Representation pursuant to Sec. 523 shall be billed at \$295/ hr.		
	CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of	of the debtor(s) in this bankr	ruptcy
pı	proceeding.		
	Date Signature of Attorn	ney	
	Law Office Of Timothy K. Liou		
	Name of Law Firm	m	ł

02.03.04 rev

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter I 3 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter I 3 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter I 3 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter I 3 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

### BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO

- Discuss with the attorney the debtor's objectives in filing the case
- Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

answer the debtor's questions.

2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on the process of explaints are the context of the context

 Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and

- Personally explain to the debtor that the autorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankrupicy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance

### AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO

- Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number
- Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce)
- Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

### THE ATTORNEY AGREES TO

- Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney for check-in and the actual examination) and, unless excused by the trustee, for the confirmation 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time
- and provide the other attorney with the file in sufficient time to review it and properly
- including business reports for self-employed debtors. 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.

7. Timely prepare, file, and serve any necessary amended statements and schedules

- Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and 8. Monitor all incoming case information (including, but not limited to, Order Confirming and any change of address, in accordance with information provided by the debtor. completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan
- including modifications to suspend, lower, or increase plan payments. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary,
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt
- Object to improper or invalid claims
- default, or unfeasibility, and to motions to increase the percentage payment to unsecured 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment
- 14. Timely respond to motions for relief from stay
- 15. Prepare, file, and serve all appropriate motions to avoid liens
- 16. Provide any other legal services necessary for the administration of the case before the

# ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

□ Option A: Hat fee through confirmation

the identity of the attorney performing the services. The debtor must be served with a compensation for pre-confirmation services ney may apply to the court for additional ed evidentiary hearings or appeals, the attorextraordinary circumstances, such as extendprovided before confirmation of a plan, the attorney will be paid a fee of \$\_\_\_\_\_\_ In of the services outlined above, required to be copy of the application and notified of the showing the date, the time expended, and by an itemization of the services rendered, debtor on all matters arising in the case, unretained to represent a debtor in a Chapter Any such application must be accompanied less otherwise ordered by the court. For all 13 case is responsible for representing the la. Pre-confirmation services. Any attorney

S.2.700". In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to

by the court. For all of the services outlined

for representing the debtor on all matters debtor in a Chapter 13 case is responsible Any attorney retained to represent a 🕦 Option B: tlut fee through case closing

above, the attorney will be paid a fee of

1b. Post-confirmation services. Comright to appear in court to object.

> notified of the right to appear in court to served with a copy of the application and

performing the services.

The debtor must be

expended, and the identity of the attorney vices rendered, showing the date, the time accompanied by an itemization of the serthese services. Any such application must be the court for additional compensation for

copy of the application and notified that the identity of the attorney performing the allowed by the court, on application accomdebtor may appear in court to object. services. The debtor must be served with a rendered, showing the date, time, and the panied by an itemization of the services mation will be in such amounts as are pensation for services required after confir-

- of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply 2. Early termination of the case. Fees payable under the provisions set out above are not with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney refundable in the event that the case is dismissed before confirmation (Option A) or completion the court may order a refund of fees on motion by the debtor.
- fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid may not receive fees directly from the debtor after the filing of the case. In any application for 3. Retainers. The attorney may receive a retainer or other payment before filing the case, but

4

4. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

5. Discharge of the attorney: The debtor may discharge the attorney at any time.

Attorney for Debtor(s)

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IN RE:		Case No.
Tina M. Johnson		Chapter 13
	ebtor(s)	1

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

### AMOUNTS SCHEDULED

	AMOUNTS SCHEDULED							
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER			
A - Real Property	Yes	1	82,000.00					
B - Personal Property	Yes	2	38,700.00	oliusa, Judos Amerik Lashistis II (1987) Programsi, Judos Kore III (1988)				
C - Property Claimed as Exempt	Yes	1		ACOLUMNOS PASARBARIA ACOLUMNOS PASARA ACOLUMNOS PASARBARIA ACOLUMNOS PASARBARIA				
D - Creditors Holding Secured Claims	Yes	1		70,125.00				
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00				
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		0.00				
G - Executory Contracts and Unexpired Leases	Yes	1						
H - Codebtors	Yes	1		egyppingsek sener segelal Sener komposition er flygd Kanagagun er es til er flygd				
I - Current Income of Individual Debtor(s)	Yes	1			2,433.33			
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,144.00			
Total Number of Sheets	in Schedules	11						
		Total Assets	120,700.00					
		•	Total Liabilities	70,125.00				

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Debtor(s)

Case No.

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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	:			
Debtor's primary residence commonly known as 137 West 34th Street, Steger, IL 60475	l ee simple		02,000.00	70,125.00
Dobtor's primary residence commonly known as	Fee simple	c	ANY SECURED CLAIM OR EXEMPTION 82,000.00	
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J	VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING	AMOUNT OF SECURED CLAIM

TOTAL

82,000.00

(Report also on Summary of Schedules)

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		Par	ne 10 of 2/	

IN	ŔE	Tina	М.	J	ot	ın	s	or	1

Debtor(s)

### SCHEDULE B - PERSONAL PROPERTY

Case No.

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	- T-M	_		_	CHREE
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous household goods and furnishings Personal computer		500.00 500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes	1	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Qualified 401(k) retirement plan held by employer	]	36,000.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	x			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
İ	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
	,	ļ			

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Case No.

IN RE Tina M. Johnson

Debtor(s)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY  N E	DESCRIPTION AND LOCATION OF PROPERTY	C I M	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		:	
1	19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		2	
2	20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.			<b>\</b>
2	21. Patents, copyrights, and other intellectual property. Give particulars.			
2	22. Licenses, franchises, and other general intangibles. Give particulars.			
2	23. Automobiles, trucks, trailers, and other vehicles and accessories.	1994 Ford Taurus w/130k miles		1,500.00
2	24. Boats, motors, and accessories.			
2	25. Aircraft and accessories.		Ì	
2	26. Office equipment, furnishings, and supplies.			
2	27. Machinery, fixtures, equipment, and supplies used in business.			
2	28. Inventory.			
2	29. Animals.			
3	30. Crops - growing or harvested. Give particulars.			
3	31. Farming equipment and implements.			
3.	32. Farm supplies, chemicals, and feed.			
3	33. Other personal property of any kind not already listed. Itemize.			
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Debtor(s)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Debtor's primary residence commonly known as	735 ILCS 5/12-901	7,500.00	82,000.00
137 West 34th Street, Steger, IL 60475			
SCHEDULE B - PERSONAL PROPERTY			
Miscellaneous household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
Qualified 401(k) retirement plan held by employer	735 ILCS 5/12-1006	36,000.00	36,000.00
1994 Ford Taurus w/130k miles	735 ILCS 5/12-1001(c)	1,200.00	1,500.00
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Debtor(s)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Case No.

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "I," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

The state of the s	_	_		_	-		$\overline{}$	*****
CREDITOR'S NAME, MAILING ADDRESS	C O D E	HW	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE	. }	C O N T I	UNLIQU	D J S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	B T O R	C	PROPERTY SUBJECT TO LIEN		NGENT	I D A T E D	U T E D	UNSECURED PORTION, IF
Account No. 5154308			Mortgage on Debtor's primary residence;					
Wells Fargo Home Mortgage Suite 500 2051 Killebrew Drive			arrears to be paid are \$11,243.00		i I			70,125.00
Bloomington, MN 55479				ľ				
			Value \$ 82,000.00	_			_	
Account No.			Assignee or other notification for:					
Codilis & Associates 15W030 North Frontage Road Burr Ridge, IL 60527			Wells Fargo Home Mortgage		ļ			,
			Value \$					
Account No.	-							
	1							
			Value \$					
Account No.								
							ı	
								•••••••••••••••••••••••••••••••••••••••
			Value \$					i
Account No.				$^{+}$	$\dashv$			
							-	***************************************
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			Value \$		$\perp$			
Continuation Sheets attached			(Total	of		ubto s pas		70,125.00
Communion Succes attached			(10ta)	<b>J</b> 1	.,,,,	- Pul	**/	. 0,120.00
			(Complete only on last sheet of Schedule	D)	T	OT/	\L[	70,125.00

(Report total also on Summary of Schedules)

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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Case No.

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate

schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
[1-31-3-000 00	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals  Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
į	Alimony, Maintenance, or Support  Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
[	Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
ŗ	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

O Continuation Sheets attached

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Debtor(s)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Case No.

(Report total also on Summary of Schedules)

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

		J					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING 2IP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		$\Box$					
Account No.							
	1						
				Ш			
Account No.							
							ĺ
l	1			$\vdash \vdash$		$\sqcup$	
Account No.							
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	$\vdash$	$\dashv$			_	$\dashv$	<del>-</del>
Account No.							
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		- 1			Ì	ĺ	
		ĺ		ſ	ļ	Į	
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0 Continuation Sheets attached			(Total of	ىد f this	s pag	ge)	
			(Complete only on last sheet of Schedule F	) T(	OT.	\L[	

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Debtor(s)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.
State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.
Provide the names and complete addresses of all other parties to each lease or contract described.
NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.
Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Kimberly Peterson 137 West 34th Street Steger, IL 60475	Oral leasehold tenancy for \$500.00 per month

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IN RE Tina M. Johnson			, -	Case No.	

Debtor(s)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

 $oldsymbol{
oldsymbol{oldsymbol{\boxtimes}}}$  Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	<u> </u>	DEPENDENTS	OF DEBTOR A	ND SPO	USE		
Married		RELATIONSHIP Son Husband				AGE 14 38	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation  Name of Employer  How long employed  Address of Employer	Checker UGN Fourteen Ye 1001 State S Chicago Hei	ars	etired				
Income: (Estimate	of average mor	nthly income)			DEBTOR		SPOUSE
,	•	ary, and commissions (pro rata if not paid mon	thly)	\$	1,993.33	\$	
Estimated monthly	overtime			\$		\$	·····
SUBTOTAL				\$	1,993.33	\$	0.00
LESS PAYROLI				_			
a. Payroll taxes	and Social Sec	curity		\$	260.00	\$	
b. Insurance c. Union dues				\$		\$	***************************************
d. Other (specif	v)			\$		\$ 	
di Omer (speen	· J /			\$		\$	
SUBTOTAL OF I	AYROLL DE	DUCTIONS		\$	260.00	\$	0.00
TOTAL NET MO	NTHLY TAK	E HOME PAY		\$	1,733.33	\$	0.00
Regular income fro	m operation of	business or profession or farm (attach detailed	statement)	s		\$	
Income from real pr		oublicus of profession of turn (within as mine	· · · · · · · · · · · · · · · · · · ·	\$	500.00	\$	
Interest and divider				\$		\$	***************************************
Alimony, maintenant or that of dependent Social Security or o	ts listed above	payments payable to the debtor for the debtor's	s use	\$		\$	
		nt assistance		\$		\$	
(Specify)				- \$		\$	
Pension or retireme	nt income			\$		\$	
Other monthly incom							
(Specify) <b>Child Su</b> j	,			_\$	200.00	\$	
				- \$ - \$		<b>э</b> \$	
	*********						
TOTAL MONTH	LY INCOME			<u>\$</u>	2,433.33	<u> </u>	0.00

TOTAL COMBINED MONTHLY INCOME \$ 2,433.33 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN	RE	Tina	M.	Jo	hns	or
----	----	------	----	----	-----	----

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S	<b>S</b> )
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-week or annually to show monthly rate.	kly, quarterly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)  Are real estate taxes included? Yes   No	\$
Is property insurance included? Yes No	
Utilities: Electricity and heating fuel	\$ 260.00
Water and sewer	\$ 34.00
Telephone Other <b>Personal Hygiene/ Haircuts</b>	\$ <u>75.00</u> \$ 50.00
	\$\$ 50.00
	\$
Home maintenance (repairs and upkeep)	\$ 25.00
Food	\$ 350.00
Clothing	\$ 50.00
Laundry and dry cleaning	\$35.00
Medical and dental expenses	\$ 35.00
Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00 \$
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>50.00</u>
Life	\$
Health	\$
Auto	\$30.00
Other	\$
	\$
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	\$
	<u> </u>
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)  Auto Other	\$
Outci	- \$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other Older car repairs	\$ 50.00
	\$
	\$
	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 1,144.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, an	nually, or at some
other regular interval.	-
A. Total projected monthly income	\$ <u>2,433.33</u>
B. Total projected monthly expenses	\$ <u>1,144.00</u>
C. Excess income (A minus B)	\$ <u>1,289.33</u>
D. Total amount to be paid into plan each Monthly (interval)	\$ <u>1,289.33</u>
/ XXX + + + + + + + + + + + + + + + + +	

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Debtor(s)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

they are true and correct to the bes	t of my knowledge, information, a	and belief.
II IN O O COO		
Date:JUN 2 0 2004	Signature: Im	M. Johnson Debto
	lina M. Johnso	<b></b>
Date:	Signature:	(Joint Debtor, if any
		[If joint case, both spouses must sign.]
CERTIFICATION AND SIGNA	ATURE OF NON-ATTORNEY I	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy peti I have provided the debtor with a c		S.C. § 110, that I prepared this document for compensation, and that
Printed or Typed Name of Bankruptcy Petition Preparer		Social Security No. (Required by 11 U.S.C. § 110(c).)
Address		
Names and Social Security number	s of all other individuals who pre	pared or assisted in preparing this document:
•		pared or assisted in preparing this document: igned sheets conforming to the appropriate Official Form for each
If more than one person prepared t		
If more than one person prepared t person.  Signature of Bankruptcy Petition Preparer	his document, attach additional s	igned sheets conforming to the appropriate Official Form for each  Date  Official Form for each  Date
If more than one person prepared to person.  Signature of Bankruptcy Petition Preparer  A bankruptcy petition preparer's fait in fines or imprisonment or both.	his document, attach additional solution of the second sec	igned sheets conforming to the appropriate Official Form for each  Date  Official Form for each  Date
If more than one person prepared to person.  Signature of Bankruptcy Petition Preparer  A bankruptcy petition preparer's fail in fines or imprisonment or both.  DECLARATION UND.  I, the	his document, attach additional solure to comply with the provision of 1 U.S.C. § 110; 18 U.S.C. § 156.  ER PENALTY OF PERJURY Of the pres	igned sheets conforming to the appropriate Official Form for each  Date  Official Form for each  Date  Phase  Of title 11 and the Federal Rules of Bankruptcy Procedures may result
If more than one person prepared to person.  Signature of Bankruptcy Petition Preparer  A bankruptcy petition preparer's fait in fines or imprisonment or both.  DECLARATION UND:  I, the	his document, attach additional s  fure to comply with the provision of 1 U.S.C. § 110; 18 U.S.C. § 156.  ER PENALTY OF PERJURY OF personal partnership of the as debtor in this case, declare un sheets, and that they are tri	Date  Official Form for each  Date  Official Form for each  Date  Of title 11 and the Federal Rules of Bankruptcy Procedures may result  N BEHALF OF CORPORATION OR PARTNERSHIP
If more than one person prepared to person.  Signature of Bankruptcy Petition Preparer  A bankruptcy petition preparer's fait in fines or imprisonment or both.  DECLARATION UND  I, the  member or an authorized agent of the (corporation or partnership) named schedules, consisting of	his document, attach additional survey to comply with the provision of 1 U.S.C. § 110; 18 U.S.C. § 156.  ER PENALTY OF PERJURY Of the present partnership of the as debtor in this case, declare unsheets, and that they are transpage plus 1)	Date  Official Form for each  Date  Official Form for each  of title 11 and the Federal Rules of Bankruptcy Procedures may result  N BEHALF OF CORPORATION OR PARTNERSHIP  sident or other officer or an authorized agent of the corporation or a  deer penalty of perjury that I have read the foregoing summary and
Signature of Bankruptcy Petition Preparer  A bankruptcy petition preparer's fait in fines or imprisonment or both.  DECLARATION UND  I, the member or an authorized agent of the (corporation or partnership) named schedules, consisting of [Total shown on summing the corporation of summing the	his document, attach additional survey to comply with the provision of 1 U.S.C. § 110; 18 U.S.C. § 156.  ER PENALTY OF PERJURY Of the present partnership of the as debtor in this case, declare unsheets, and that they are transpage plus 1)	Date  Official Form for each  Date  Official Form for each  of title 11 and the Federal Rules of Bankruptcy Procedures may result  N BEHALF OF CORPORATION OR PARTNERSHIP  sident or other officer or an authorized agent of the corporation or a  der penalty of perjury that I have read the foregoing summary and ue and correct to the best of my knowledge, information, and belief.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### Page 21 of 24 United States Bankruptcy Court Northern District of Illinois

Debtor(s)

IN RE:	Case No
Tina M. Johnson	Chapter 13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

<ol> <li>Income from employment or operation of busing</li> </ol>	١. ١	Income	from	employment	or	operation	of	busine	S
---	------	--------	------	------------	----	-----------	----	--------	---

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
0.00 2004: approx. \$9,837.81;
2003: approx. \$35,000; and

2003: approx. \$35,000; and 2002: approx. \$33,000.00.

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

None
a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within

90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None
a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Case 04-23512 Doc 1 Filed 06/22/04 Entered 06/22/04 10:32:17 Desc 2-Petition

Wells Fargo Home Mortgage v Time Wilson 04 CH 06226

Mortgage

Complaint to Foreclose Page 22 of 24 Circuit Court of Cook County, **County Department, Chancery** Division

pending

ıma v	AII20	III, U4 V	2H 003	20

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

### 10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

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### 15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

\_\_\_\_\_

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>JU</b>	N 2 0 2004	Signature of Debtor	Lin	M,	Johnso	 Tina M. Johnsor
Date:		Signature of Joint Deb (if any)	tor			
			0 continu	ation pages	s attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.